## Claims:

1. A computerized method for a user to create an advertisement, comprising:

displaying on a computer a plurality of advertising formats for selection by the user;

displaying on the computer, in response to selection by the user, a template that

corresponds to a selected one or more of the plurality of advertising formats;

displaying on the computer a plurality of product references for selection by the user; displaying on the template at least one selected product reference to create a proposed advertisement; and

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creating a preview of the proposed advertisement.

2. The computerized method of claim 1 further comprising:

submitting to a remote site, through a networked connection with the computer, electronic files of the proposed advertisement, specifications for the proposed advertisement, the specifications including at least one of: a quantity, printing information, a ship date, delivery or shipping instructions, destination information, pricing information, a paper type, and a payment method;

creating a preview of the proposed advertisement at the remote site; and creating advertisements that correspond to the proposed advertisement in accordance with said specifications at the remote site.

- 3. The computerized method of claim 1 wherein the step of creating a preview of the proposed advertisement is selected from the group consisting of: a) displaying a preview of the proposed advertisement on a computer and b) printing a hard-copy preview of the proposed advertisement.
- 4. The computerized method of claim 1 wherein the step of displaying on the computer a plurality of product references for selection by the user comprises:

displaying a menu of a plurality of product categories for selection by the user; and displaying on the computer, in response to selection by the user, a plurality of product references that correspond to a selected product category.

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5. The computerized method of claim 1 wherein the step of displaying on the computer a plurality of product references for selection by the user comprises:

displaying on the computer a menu of a plurality of vendors for selection by the user; and displaying on the computer, in response to selection by the user, a plurality of product references that correspond to a selected vendor.

6. The computerized method of claim 1 wherein the step of displaying on the template at least one selected product reference comprises:

displaying on the template at least one advertisement area for selection by the user; displaying on a selected advertisement area at least one selected product reference; and displaying on the selected advertisement area information for the at least one selected product reference.

- 7. The computerized method of claim 6, wherein the information is pricing information.
- 8. The computerized method of claim 1 wherein the selected advertising format is chosen from the group consisting of a circular, a newspaper advertisement, a hard-copy banner, an electronic banner, a flyer, signage, direct-mail advertisements, electronic-mail advertisements, a store newsletter and combinations thereof.
- An electronic method for a user to create an advertisement, comprising: accessing a web site through a computer;

displaying on the computer a plurality of advertising formats for selection by the user;

displaying on the computer, in response to selection by the user, a template that corresponds to a selected one or more of the plurality of advertising formats;

displaying on the computer a plurality of product references for selection by the user;

displaying on the template at least one selected product reference to create a proposed advertisement;

submitting to a remote site, via a network connection, electronic files of the proposed advertisement, specifications for the proposed advertisement, the specifications including at least one of a quantity, printing information, a ship date, delivery or shipping instructions, destination information, a paper type, pricing information, and a payment method;

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creating, at the remote site, a preview of the proposed advertisement;

making the preview available to the user for review; and

creating, in accordance with the specifications, the advertisement that corresponds to the proposed advertisement.

10. The electronic method of claim 9 further comprising:

displaying on the computer a menu whereby the user may enter information concerning at least one custom product reference; and

displaying on the template at least one custom product reference in addition to the at least one selected product reference.

11. The electronic method of claim 9 wherein the step of displaying on the computer a plurality of product references for selection by the user comprises:

displaying on the computer a menu of a plurality of product categories for selection by the user; and

displaying on the computer, in response to selection by the user, a plurality of product references that correspond to a selected product category.

12. The electronic method of claim 9 further comprising:

logging into an account that is maintained on the web site using information that uniquely identifies the user;

automatically saving, in response to the completion of each step, the proposed advertisement as a prior proposed advertisement, such that upon a subsequent login into the account, the user will be presented with an option of editing the prior proposed advertisement.

- 13. The electronic method of claim 9 further comprising printing a plurality of the advertisements at said remote site and choosing a delivery option for the printed advertisements selected from the group consisting of: a direct mailing to potential users whose names and addresses are provided by the user; a direct shipping to a newspaper publisher; and a direct shipping to the user at one or more locations.
- 14. The electronic method of claim 13, wherein the chosen delivery option is a direct mailing to potential users, said method further comprising:

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transmitting, via the Internet or a storage media, a data file comprising names and addresses of potential users to whom the advertisements should be mailed.

- 15. The electronic method of claim 9 further comprising:
- displaying on the computer a schedule comprising two dates: a distribution date; and a publication deadline wherein said publication date is when the advertisement is expected to be completed to meet the distribution date.
- /16. A computerized system for creating an advertisement, comprising:
  - a template database for storing a plurality of advertising formats;
  - a product database for storing a plurality of product references;
- a computer that has access to the template database and the product database, said computer capable of accessing software that can create one or more of:
  - a template selector for selecting at least one template from the template database;
  - a product selector for selecting at least one product reference from the product database, each of the at least one product reference including at least one of an image and text; or
  - a design interface for controlling the placement of a selected product reference on a selected template to create a proposed advertisement;

said computer having a network interface so that a user may create a proposed advertisement.

17. The computerized system of claim 16, wherein the network interface is an Internet interface, said system further comprising:

a printer to print a proposed advertisement, said printer being connected to the computer via the Internet interface.

- 25 18. The computerized system of claim 16, wherein the product selector comprises:
  a menu of a plurality of product categories for selection by the user; and
  a plurality of product references for at least one of the plurality of product categories.
  - 19. The computerized system of claim 16, further comprising:

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a receiver for receiving a preview of the proposed advertisement;

a transmitter for transmitting an approval for the preview, electronic files of the proposed advertisement, specifications, and an authorization to transfer or display the proposed advertisement.

20. The computerized system of claim 16, wherein the computer is capable of accessing software that can create:

a specifications interface for inputting specifications for the advertisement, said specifications including at least one of a quantity, printing information, a ship date, shipping destinations, delivery instructions, a paper type, pricing information, and a payment method.

21. The computerized system of claim 16, wherein the template selector comprises:

a menu of a plurality of advertising formats, said menu permitting a selection from the group consisting of a circular, a newspaper advertisement, a hard-copy banner, an electronic banner, a flyer, signage, direct-mail advertisements, electronic-mail advertisements, a store newsletter and combinations thereof.

- 22. The computerized system of claim 16, wherein the template comprises:
  - at least one advertisement area whereupon a product reference may be placed;
- said at least one advertisement area also being capable of displaying pricing information for at least one product reference.
- 23. The computerized system of claim 16, wherein the product reference comprises at least one of an image of a product for sale and text.
  - 24. A computerized system for creating an advertisement, comprising:
    - a template database for storing a plurality of advertising formats;
    - a product database for storing a plurality of product references;
  - a computer that has access to the template database and the product database, said computer capable of accessing software that can create:

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a template selector for selecting at least one template from the template database;

a product input interface for adding new product references to the template database;

a product selector for selecting at least one product reference from the product database, each of the at least one product reference including at least one of an image and text; and

a design interface for controlling the placement of a selected product reference on a selected template to create a proposed advertisement;

said computer having a network interface to create a proposed advertisement.

25. The computerized system of claim 24, wherein the product input interface comprises:

an input for receiving digital data from an image capture device, which device can be used to generate an image of a new product;

an input for receiving textual information about the new product; and a data marker for linking the digital data and the image.

- 26. The computerized system of claim 24, wherein the product input interface further comprises an image capture device selected from the group consisting of a digital camera and a scanner.
- The computerized system of claim 24, wherein the computer is capable of accessing 27. software that can create: 20

an editor for editing a product reference.

- 28. The computerized system of claim 24, wherein the editor is configured to edit any graphics and any text that may be associated with a product reference.
- /29. An Internet-based method for a user to create an advertisement, comprising:

accessing a website through a computer, said website being hosted on a host computer, and said host computer having access to a first database of advertising formats and a second database of product references;

accessing the first database to identify a plurality of advertising formats;

accessing the second database to identify a plurality of product references;

displaying on the computer the plurality of product references for selection by the user;

displaying on the template at least one selected product reference to create a proposed advertisement;

submitting to a remote site via the Internet, electronic files of the proposed advertisement, specifications for the proposed advertisement, the specifications including at least one of a quantity, a ship date, a destination, delivery instructions, pricing information, printing information, a paper type, and a payment method;

creating, at the remote site, a preview of the proposed advertisement;

making the preview available to the user for review; and

displaying or transferring, in accordance with the specifications, the advertisement that corresponds to the proposed advertisement.

30. The Internet-based method of claim 29 further comprising:

displaying on the computer a menu whereby the user may enter information concerning at least one custom product reference; and

displaying on the template at least one custom product reference in addition to the at least one selected product reference.

/31. An Internet-based method for a user to create an advertisement, comprising:

accessing a website through a computer, said website being hosted on a host computer, and said host computer having access to a first database of advertising formats and a second database of product references;

displaying on the computer a menu whereby the user may enter information concerning a custom product reference;

updating the second database to include the information concerning the custom product reference;

accessing the first database to identify a plurality of advertising formats;

displaying on the computer the plurality of advertising formats for selection by the user;

displaying on the computer, in response to selection by the user, a template that corresponds to a selected one or more of the plurality of advertising formats;

accessing the updated second database to identify a plurality of product references;

displaying on the computer the plurality of product references for selection by the user;

displaying on the template at least one selected product reference to create a proposed advertisement;

submitting to a remote site, via the Internet, electronic files of the proposed advertisement, specifications for the proposed advertisement, the specifications including at least one of a quantity, printing information, a ship date, a paper type, pricing information, and a payment method;

creating, at the remote site, a preview of the proposed advertisement;

making the preview available to the user for review; and

displaying or transferring, in accordance with the specifications, the advertisement that corresponds to the proposed advertisement.

/32. A method whereby a user operates a computer to create an advertisement, comprising: selecting an advertising format from a plurality of advertising formats stored on a computer;

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displaying on the computer, in response to selection by the user, a template that corresponds to a selected one or more of the plurality of advertising formats, said template including a plurality of advertising areas;

selecting one of a plurality of product references, each of said product references comprising at least one of an image and text;

importing the selected product reference onto one of the plurality of advertising areas to create an advertisement, whereby said advertising area is configured to automatically format the selected product reference to fit within physical dimensions of the advertising area.

- 33. The method of claim 32, wherein the product advertising area is configured to automatically scale the selected product reference to fit within physical dimensions of the advertising area.
- 34. The method of claim 32, wherein the advertising area is configured to automatically convert the product reference into a scaled image with physical dimensions that are about the same as the physical dimensions of an advertising area.
- 35. A method whereby a user operates a computer to create an advertisement, comprising: selecting an advertising format from a plurality of advertising formats stored on a computer;

displaying on the computer, in response to selection by the user, a template that corresponds to a selected one or more of the plurality of advertising formats, said template including a plurality of advertising areas;

selecting a plurality of product references, each of said product references comprising at least one of an image and text;

specifying at least one rule of priority for laying out the plurality of product references onto the plurality of advertising areas;

generating an advertisement whereby the plurality of product references are placed onto the plurality of advertising areas in accordance with the at least one rule of priority.

36. The method of claim 35, wherein the step of selecting a plurality of product references comprises:

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selecting a plurality of products to be advertised, each of said products having a corresponding plurality of product references, each of which product references comprises image, text or image and text, and each of which corresponding product references differ in size of an image and size of a text font,

wherein the rule of priority is to maximize the size of the images for each of the selected products, when said product references are laid-out on a template.

- 37. The method of claim 35 whereby the rules of priority are chosen from the group consisting of: maximum size of product image; maximum number of advertised products per page; minimum separation between product references; maximum font size; minimum font size; predetermined number of product references per page; grouping by manufacturer; and grouping by product category.
- /38. A computerized system for creating an advertisement, comprising:
  - a template database for storing a plurality of advertising formats;
  - a product database for storing a plurality of product references;
- a computer that has access to the template database and the product database, said computer capable of accessing software that can create:
  - a template selector for selecting at least one template from the template database, each of said at least one templates having at least one advertisement area;
  - a product selector for selecting at least one product reference from the product database, each of the at least one product reference including at least one of an image and text; and
  - a design interface for controlling the placement of a selected product reference onto an advertisement area of a selected template to create a proposed advertisement, said design interface including software to automatically format the selected product reference to fit within physical dimensions of an advertising area;

said computer having a network interface to create a proposed advertisement.

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- (39. A computerized system for creating an advertisement, comprising:
  - a template database for storing a plurality of advertising formats;
  - a product database for storing a plurality of product references;
- a computer that has access to the template database and the product database, said computer capable of accessing software that can create:
  - a template selector for selecting at least one template from the template database, each of said at least one templates having a plurality of advertisement areas;
  - a product selector for selecting a plurality of product references from the product database, each of the product references including at least one of an image and text;
  - a design interface that permits a user to specify at least one rule of priority for laying out the plurality of product references onto the plurality of advertisement areas; and
  - an advertisement generator that generates a proposed advertisement wherein the plurality of product references has been laid out on the plurality of advertisement areas, all in accordance with the at least one rule of priority;

said computer having a network interface to create a proposed advertisement.

40. The method of claim 39 whereby the network interface is selected from the group consisting of an Internet connection, a broad-band based connection, a modern connection, connection through storage media, and combinations thereof.